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Application Number	09/821,263
Filing Date	March 29, 2001
First Named Inventor	Trende
Art Unit	3624
Examiner Name	Hamilton, Lalita M.
Attorney Docket Number	070457.0988 (AP32947)

ENCLOSURES (Check all that apply)

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AP32947 - 070457.0988
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Trende et al.

Serial No. : 09/821,263

Examiner: Hamilton, Lalita M.

Filed : March 29, 2001

Group Art Unit: 3624

For : METHOD AND SYSTEM FOR PROCESSING MESSAGES IN A BILL
PAYMENT AND PRESENTMENT SYSTEM OVER A
COMMUNICATIONS NETWORK

RESPONSE

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54,291

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Sir:

Applicants respectfully submit the following remarks in response to the Office Action
mailed on September 11, 2006.

A complete listing of the claims, provided for the Examiner's convenience, begins at
page 2. Remarks begin at page 5.